

REMARKS/ARGUMENTS

Favorable reconsideration of this application is respectfully requested.

The Abstract is amended as suggested in the Office Action.

Claim 1 is also amended to delete the extraneous period at the end of line 7.

Claims 1-46 are pending in this application. Claims 3, 7, 26, and 30 were rejected under 35 U.S.C. §112, second paragraph. Claims 1, 9-24, and 32-46 were rejected under 35 U.S.C. §102(b) as anticipated by U.S. patent 5,732,400 to Mandler et al. (herein "Mandler"). Claims 2-8 and 25-31 were rejected under 35 U.S.C. §103(a) as unpatentable over Mandler.

Addressing first the rejection of claims 3, 7, 26, and 30 under 35 U.S.C. §112, second paragraph, that rejection is traversed by the present response.

Each of the above-noted rejected claims is amended by the present response to now depend from either base independent claim 1 or base independent claim 24, and to thereby not depend on another claim that already recites "a lease". The claim amendments are believed to address the rejection of claims 3, 7, 26, and 30 under 35 U.S.C. §112, second paragraph.

Addressing now the rejection of claims 1, 9-24, and 32-46 under 35 U.S.C. §102(b) as anticipated by Mandler, and the rejection of claims 2-8 and 25-31 under 35 U.S.C. §103(a) as unpatentable over Mandler, those rejections are traversed by the present response.

Each of independent claims 1 and 24 is amended by the present response to clarify features recited therein. Specifically, independent claim 1 now clarifies that the customers' financial information is stored "in a supplier computer system" based on an off-line transaction "between a customer and a supplier". Independent claim 1 now also makes other clarifications to clarify that the customer's financial information is stored in the supplier computer system. That subject matter is fully supported by the original specification, for example in Figures 1-5, see for example specifically Figure 3 showing the supplier computer

system 200 including various databases, such as lease database 224, storing financial information from a customer based on a transaction between the customer and the supplier, the supplier having the supplier computer system 200.

The above-noted features are believed to more clearly distinguish the claims over the teachings in Mandler.

Mandler does not disclose or suggest generating such a database within a supplier computer system that stores financial information based on off-line transaction between a customer and the supplier that has the supplier computer system. That is, in the claims as currently written a specific supplier which has had an off-line transaction with a customer stores financial information of the customer in the suppliers computer system based on that off-line transaction. The supplier can then again access that financial information at a later time to determine whether to approve a subsequent on-line purchase.

In contrast to the claims as currently written, Mandler discloses being able to merely access an on-line financial clearing house. Mandler makes it clear that the system and method disclosed therein “provides for enabling on-line transactional services among sellers and buyers *having no previous relationship with each other*” (emphasis added, see the Abstract).

In such ways, Mandler is directed to a different type of system than that in the claimed invention.

In the claimed invention the goal is to allow a previous off-line transaction between a customer and a supplier to provide information that will be useful in determining whether to approve a subsequent on-line purchase. Such a basic operation in the claimed invention is contrary to the teachings in Mandler.

In such ways, independent claims 1 and 24 as currently written, and the claims dependent therefrom, are believed to clearly distinguish over the teachings in Mandler.

Applicants also note that certain of the dependent claims are believed to even further distinguish over the applied art.

For example, several of the dependent claims recite that the customer financial information is “based on a lease”, and further can be “based on a lease of an image forming device”. With respect to such features the outstanding Office Action “takes official notice that such goods would fall within the purview of the type of goods covered in standard credit reports which are used as a basis for the credit analysis in Mandler”.¹ A similar basis for Official Notice is noted in the last sentence of page 6 of the Office Action.

First, applicants traverse the position for Official Notice and require that prior art be cited for the proposition for which Official Notice is taken.

Further, applicants also note that again one of the features in the claimed invention is utilizing a previous off-line transaction between a customer and a supplier to provide information to the supplier for a subsequent on-line purchase. A broad teaching of a lease possibly providing information to a standard credit report does not meet, teach, or suggest such further features. Thus, features recited in the dependent claims are believed to even further distinguish over the applied art.

¹ Office Action of March 19, 2004, page 6, lines 8-10.

As no other issues are pending in this application, applicants respectfully submit that the present application is now in condition for allowance, and it is hereby respectfully requested that this case be passed to issue.


Respectfully submitted,

OBLON, SPIVAK, McCLELLAND,
MAIER & NEUSTADT, P.C.

Customer Number

22850

Tel: (703) 413-3000
Fax: (703) 413 -2220
(OSMMN 06/04)
JJK/SNS/rac



James J. Kulbaski
Attorney of Record
Registration No. 34,648
Surinder Sachar
Registration No. 34,423

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